

## **Terms and Conditions for website online payment by credit card**

When the payment for a procedure or surgery is not fully covered by insurance, ACC or other contract, Southern Cross Hospitals Limited (“the Hospital”) will request a payment from patients prior to their admission date. The payment will be based on the estimated cost of the procedure or surgery and the estimated amount payable by insurance, ACC or other contract. All payments shall be made in New Zealand dollars.

The Hospital reserves the right to postpone or cancel the procedure or surgery if patient has not paid the requested amount prior to the morning of their admission to the Hospital.

Variations or complications may occur during or following surgery, which may result in extra theatre time, additional accommodation, equipment charges and sundries. This may increase the total cost of the procedure or surgery from the original estimates given to a patient.

The final balance due will be calculated on discharge and the patient (or if a minor, their parent or guardian) will be responsible for the payment of any outstanding balance. The patient will be required to settle their account in full at the time of discharge from the Hospital.

### **Postponement**

In the event the procedure or surgery is postponed, any monies received by the Hospital will be held and transferred to the rescheduled procedure or surgery.

### **Cancellation**

In the event that a procedure or surgery is cancelled any monies received from a patient will be refunded in full to the patient.

### **Overpayments**

In the event the final amount due from the patient is less than he or she has already paid, the overpayment will be refunded in full to the patient by the Hospital within 5 to 10 working days.

### **Refunds**

The Hospital will return any monies due by way of a refund back to the originating credit card or by electronic funds transfer to a New Zealand bank account as requested by the patient or next of kin.

The Hospital will use all reasonable endeavours to action all patient refunds within 5 to 10 working days.

There will be no deduction or handling fee charged to a patient by the Hospital for the refund of an overpayment.

The Hospital shall not be liable to pay any use of money interest to a patient on the refund of an overpayment.

### **Privacy & Security**

Contact details supplied as part of the payment process will be stored in a secure database and may be used by the Hospital for the purpose of matching payments received with the patients concerned. A patient’s personal information will not be supplied by the Hospital to any third party.

The Hospital uses the **Payment Express** payment gateway to process online credit card payments. Payment Express is fully PCI DSS compliant. For further information see [www.paymentexpress.com](http://www.paymentexpress.com) The Hospital does not retain credit card details.